

In re:  
Christine A. Kurtz  
Debtor

Case No. 22-11581-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 28, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID	Recipient Name and Address
db	+ Christine A. Kurtz, 1127 North 11th St., Reading, PA 19604-2125
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14699064	+ Utilities Empl Cu, Po Box 798, Reading, PA 19603-0798

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tobykmendelsohn@comcast.net	Jun 29 2022 00:15:00	BRENNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 29 2022 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 29 2022 00:15:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 29 2022 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14699041	^ MEBN	Jun 29 2022 00:11:31	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699045	+ Email/Text: rperez@arcadiarecovery.com	Jun 29 2022 00:15:00	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699052	EDI: BANKAMER.COM	Jun 29 2022 04:13:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14699053	+ EDI: CAPITALONE.COM	Jun 29 2022 04:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14701960	+ EDI: AIS.COM	Jun 29 2022 04:13:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14699058	+ EDI: CITICORP.COM	Jun 29 2022 04:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14699059	Email/Text: collecadminbankruptcy@fnni.com	Jun 29 2022 00:15:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
14699056	EDI: JPMORGANCHASE	Jun 29 2022 04:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14699060	Email/Text: camanagement@mtb.com	Jun 29 2022 00:15:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240

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14699061	+ EDI: RMSC.COM	Jun 29 2022 04:13:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14699062	+ EDI: RMSC.COM	Jun 29 2022 04:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14699063	+ EDI: WTRRN BANK.COM	Jun 29 2022 04:13:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14699065	+ EDI: WFHOME	Jun 29 2022 04:13:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14699055		Capital One Bank Usa N
14699044	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699042	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699043	*+	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14699046	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699047	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699048	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699049	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699050	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699051	*+	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14699054	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14699057	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2022 at the address(es) listed below:

Name	Email Address
BRENN A HOPE MENDELSON	on behalf of Debtor Christine A. Kurtz tobykmendelson@comcast.net
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

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<b>Information to identify the case:</b>		
Debtor 1:	<b>Christine A. Kurtz</b>	Social Security number or ITIN: xxx-xx-5730
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/17/22
Case number:	22-11581-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Christine A. Kurtz	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1127 North 11th St. Reading, PA 19604	
<b>4. Debtor's attorney</b> Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 6/28/22

**For more information, see page 2**

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<b>7. Meeting of creditors</b>	<b>July 26, 2022 at 1:30 PM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 9/24/22</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file:</b> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 8/26/22</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 12/14/22</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$165.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/8/22 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	